



JEEVIKA's Newsletter

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Satat Jeevikoparjan Yojana, a graduation approach scale-up for Ultra-Poor Households in Bihar



The Government of Bihar launched an ambitious state-wide scale-up for 100,000 ultra-poor families to uplift them from poverty through sustainable livelihoods and connecting them with the micro finance and collective action support through self-help groups promoted by JEEVIKA in the state of Bihar. The span of this scale-up covers 306 blocks of the state, and each participant will be supported with a series of services over 24 months, through the process including village-level identification, confidence building, asset selection,

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entrepreneurship training and business coaching. This is the first time, that any government is scaling up the “Graduation approach” model in a wider context: there is ambition in the size, complexity, and in the range of responsibilities. A 3,000 member dedicated team support staggered batches of programme beneficiaries. In addition to setting programme level outcomes, a System Changing perspective is being used to strengthen the Satat Jeevikoparjan Yojana (SJY) to function not only to deliver the supports to the beneficiaries, but also to empower some of the poorest in society and give economic security and secure their social inclusion.



Satat Jeevikoparjan Yojana (SJY) is a welfare programme of the Government of Bihar to “empower ultra- poor households through diversification of livelihoods, capacity building and improved access to finance”. The Government of Bihar launched SJY on the 5th August 2018, with a budgetary outlay of INR 840 crore (USD 120 million), and the Bihar Rural Livelihoods Promotion Society (JEEViKA) is the implementing agency. In 2019, Co-Impact, a global collaborative for systems change approved a five-year grant for JEEViKA to partner with Bandhan Konnagar for implementation assistance, and with J-PAL South Asia as a knowledge partner for the programme.



Mamta Devi's graduational change through Satat Jeevikoparjan Yojana

The case of Mamta Devi showcases how Satat Jeevikoparjan Yojana has brought about graduational level scale-up for her. Mamta Devi is a resident of Kashipur village of Hajipur Block, Vaishali District. Mamta Devi's husband is the only earning member in the family of seven people including old in-laws and three children. She used to cater to the household chores and had little exposure to the outside world. Her life was fine until epilepsy compelled her husband to go on continuous bed rest and on medical treatment and Mamta Devi to carry the responsibility of the family on her shoulders. Her husband used to run away from home for months keeping the family helpless. The thatched roof of her very modest home too started to leak during the monsoons and there was shortage of fund to get it adequately covered. Consequently, the wall of her house fell down and the family left with no house. Mamta Devi became a homeless guardian of seven people, having no permanent source of income. To meet the basic requirement of the family she started working as a daily wage laborer but this was not enough to address her enormous problems.



She felt extremely vulnerable to hunger, hopelessness and insecurities. With no money saved, uncertainty prevailed all around her and she was hopeless about the survival in the future. When challenges of survival were posed by the circumstances, a ray of hope emerged for Mamta Devi in the form of the “Satat Jeevikoparjan Yojna (SJY)”, a scheme of Govt. of Bihar following the principles of Ultra-Poor Graduation Approach.

Mamta Devi is no different from almost all the women identified & endorsed under the yojana. They all have a story to say. The story gives two aspects -how their life changed and how they changed. In the month of September 2018, Mamta Devi was identified as a targeted household by trained *community resource persons (CRP)* and the household was finally endorsed by Jeevan Jeevika Village Organization (VO) as an ultra-poor household under the yojana.

However, her hopes for life had dropped too low for her to think this yojana could be of help to her. Her thoughts were clouded by superstitious believes that if she took up any alternative income generating activity, something unpleasant would befall her children. She was misled by the random talks in the village on how she will lose the little asset she holds as a collateral had she taken any livelihood support from the scheme. This made her hide from the SJY-MRP and VO leaders who used to visit her household.



With extra efforts from the SJY **Master Resource Person (MRP)**, Punam Devi, finally Mamta Devi agreed to participate in the programme. After initial Confidence Building the SJY MRP, initiated the livelihood micro-planning process. Mamta Devi came to know about SJY, purpose of the yojana and how other households escaped extreme poverty due to the yojana. During the process, she expressed her desire in Livestock – Goat rearing.

She received 3-days modular training on **Confidence Building**

& Enterprise Development (CB&ED) training on goat rearing, the procurement committee of the VO assisted her in goat from local village market utilizing the **Livelihood Investment Fund (LIF)**. Simultaneously, the VO also facilitated the purchase of a buffalo for Mamta Devi. Till now, the household has received productive asset of INR 26000 (LIF), the VO also provided INR 7000 as **Livelihood Gap Assistance Fund (LGAF)** support. The intervention resulted in positive transformation in the life of Mamta Devi. Her combined productive assets have increased substantially in last two years. The total asset value of asset is increased to INR 64,000 (May' 2021) from INR 22,300 (December' 2019). Presently, the family is having a consistent income of INR 6,340 per month from the sale of goat, cow milk and cow dung. Her socio-economic empowerment made her conscious to have enrolment in social security schemes like *Pradhan Mantri Suraksha Bima Yojana (PMSBY)*, *Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)*, *Ration Card* etc. She makes sure the children attend the school. She has enlarged the ambit of source of nutritious food by starting a *Kitchen Garden* with the help of VO and allocating one Lt. of milk to the daily consumption of the family. Mamta Devi also diversify her livelihood portfolio by starting a grocery shop as an additional source of income.

Recently, with the support and guidance of Community Mobilizer (CM) she joined the Chahat JEEVIKA SHG (Self Help Group). Mamta Devi's social inclusion and subsequent financial stability provided her a wider social acceptance in the community and a life of dignity. Mamta Devi is very hopeful for a better future for the family. She is very thankful to the MRP Punam Devi and Jeevan VO for their support and continuous handholding. Now, Mamta Devi is able to meet the expenses of her husband's treatment. Her husband find himself in better health condition and he is started working as mason to nearby villages. Most importantly, with the rise in economic condition of the family, she is able to keep her family together with the widespread smile on her face.



Samhoot Jeevika FPC's innovative step towards setting up mentha oil distillation unit

Bhojpur's Farmers Producer Company named as Samhoot Jeevika Agri Producer Company Limited has been expanding their business in agriculture sector thus making itself a strong competitor in market. In July, 2021, Samhoot Jeevika FPC has successfully taken the stride forward towards diversification of its portfolio by installation of Mentha oil distillation unit and setting up a warehouse and outlet for agri-inputs.

Mentha oil distillation unit

In Bhojpur Mentha cultivation is done majorly in Tarari block, and in small scale in Piro & Jagdishpur block. There are around 1500 farmers who are associated with mentha cultivation in around 600 acres of land. Mentha cultivated in 10 acre of land can produce 60-70 liters of oil by extraction in boiler. Mentha is sown in between the last week of December to first week of January and harvested in the month of June. Farmers cultivating mentha consider it as their capital and use it as a medium of exchange similar to barter system and also sell it when price rises to get good amount. Mentha oil distillation unit was established and inaugurated on 7th July 2021 in Baghar, Tarari by FPC's BoD members and District Project Manager of Bhojpur district. Mentha boiler has the capacity of average oil extraction of 14 liters from 5-6 Katha cultivated crop in 4-5 hours Mentha oil is sold by FPC to traders of Buxar and Sasaram and a MoU has signed to make the exchange smooth. Mentha is used in medicine, cosmetics, food, oil etc.



Business Status in Mentha oil

Mentha oil distillation unit has been installed by the Farmers Producer Company with an expenditure of Rs 3, 08,180/-. FPC had accrued Rs 2, 18,872/- by selling 234 kg mentha oil in the month of July 2021. FPC has been doing transaction in agreement with Aditya Producer Group for Mentha oil which in turn has strengthened and motivated Producer Group members as well. At present FPC has planned to store the mentha oil that has been produced. It will be sold when the prices are at peak so that better returns are ensured.

Agri Input outlet / warehouse setup

FPC- SJAPCL has setup its outlet cum warehouse for agri input products in Charpokhri Block, Bhojpur and officially inaugurated on 7th July 21. Here the outlet will be selling fertilizers and seeds to Jeevika's farmers at a nominal rate. Currently FPC is doing business in fertilizers which include urea, DAP, NPK & Sulphur. The FPC has plans to venture into selling seeds of paddy, wheat, moong, pulses, vegetable seeds and Kitchen Garden Kits. FPC has got itself licensed for selling fertilizers on 15th Dec 2020 and license for selling seeds on 20th June 2020 and it has plans to get into a MoU with IFFCO so that it can avail fertilizers and make it available for farmers at government rate which is less as compared to market rate.

In June FPC has successfully got dealership and has done it's MoU with IFFCO & is now supplying Fertilizers to farmers at lower rate which has reduced farmer's input cost in their agriculture cultivation practices.

Business Status in Agri Input outlet

FPC has done business in Urea, DAP, Sulphur & NPK of 26MT after getting into a MoU with IFFCO. They have done business with 100 farmers and done transaction of Rs 4,14,427/- In this business they have gained a profit of Rs 19,020/- till date. FPC is planning to do business in seeds for Rabi season for Wheat, vegetable seeds, Kitchen Garden Kits & will continue with the

business of fertilizers in Urea, DAP, Sulphur & NPK & therewith focus on business enhancement and to reach more small and marginal farmers of Jeevika to make them available the Agri input products at less rate compared to market which in turn will decrease the costing of cultivation for those farmers. This will definitely enhance farmer's livelihood and will motivate them to do business with FPC.



Transforming Lives

Rupam Devi - A Spice Entrepreneur

Rupam Devi, member of Saraswati Mata Jeevika Women Self Help Group, a member of Wishwas Jeevika Women Village Organization and a member of Arpan Jeevika Women Cluster Level Federation resides in Kairi Village, Kairi Gram Panchayat, Bounsi Block of Banka District. Rupam didi, lives with her family comprising of 6 members. The members are mother in law, husband and 3 children of which two are girls. Her husband supports her in running a microenterprise related to spices.

Rupam didi joined Jeevika's Self Help Group on 28-09-2016. A team of Community Resource Persons (CRPs) came to the village to mobilize didis for formation of Self Help Groups. Didi felt the need of SHG formation considering the need and importance of small savings. She joined with 11 other didis living in her vicinity and formed a SHG. The SHG was named Saraswati Mata Jeevika Women Self Help Group.

Didi was made aware of cleanliness and hygiene during awareness campaign related to *Lohia Swachha Bihar Abhiyan*. She took a loan of Rs. 12000 from her SHG and made a Toilet in her house. She also holds a ration card for her family and receives ration every month. She extends her gratitude towards Jeevika for linking her family to Government sponsored schemes.

Didi started her entrepreneurial journey in January 2020 along with her husband. She took a loan of Rs 10000 from her SHG. She brought her first stock of whole raw spices and started preparing homemade spices. She says that in our local area the use of homemade spices has always been prevalent in tradition. Such spices enhance the taste of food. She has been using traditional method of spice preparation which is done on a stone mortar and pestle which is known as *silvatta* in local language. The various kinds of spices which she has been preparing are chili powder, turmeric powder, coriander powder and roasted cumin powder. These spices sell at a price of Rs. 120 to Rs. 250 per kg.

Didi and her husband prepare spices in their home. They sell these spices in their village and nearby villages. They mostly sell door to door. In an average they sell around 5-6 kg of each of these spices. Their total sale is worth Rs. 10000 to Rs. 12000 per month.

Even in the difficult times of corona the family has been able to generate a sale of 3-4 kg of each of these spices. It is rightly said, a stitch in time saves nine. With a positive outlook didi took an initiative to start on her entrepreneurial journey at the right time just before the start of lockdown phase of corona. She could analyze the demand of spices in her area. Her journey has been on the right track so far. Her family did not suffer any losses. In fact, she has been continuously repaying the outstanding loan.

Rupam Devi has come forward as an entrepreneurial woman who stands strong as an ideal for other rural women in the area and the block.





Shakuntala Devi fighting through odds single headedly

Shakuntla Devi, member of Durga Self Help Group, Narishakti Village Organization, Janki Cluster Level Federation of Koilwar block, Bhojpur district is a strong willed women who decided to fight against domestic violence and has a story that will be inspiration to other women of Bihar.

In the year 2006, Shakuntala didi was married at a tender age of 15 years, her husband was an alcoholic and was involved in domestic violence. Under the influence of alcohol he used to get violent with her and her children. An alcoholic, violent and abusive husband made her life miserable. When Shakuntala didi was in the second trimester of her pregnancy, her husband came home drunk and inflicted violence on her. That has been the day she decided to break the string of her tolerance and stood for her self-respect. She decided to get separated with her husband. She came back to her maternal home along with her children. But being a single mother was not an easy task for her. Additionally she didn't have any brother at her home. She decided to take care of her mother, father and her children along with her sister. Her father owned a small shop, the income from which was not sufficient to feed the entire family. So, Shakuntala didi started working as an agricultural labour, however income from it was erratic. In her SHG's meeting, the members came to know about her struggle and suggested her that she should start a micro enterprise of her own. As the income in the family was erratic, Shakuntala didi was hesitant to take loan initially. She wasn't sure about how well she could run the enterprise. The members of the SHG explained her that she can pay back the loan in small instalments. She was trained by cadres especially Community Mobilizer of the village and Community Coordinator of the area. With the enhanced capacity and will to take the family forward on a progressive path, she decided to take up an entrepreneurial option to support her family. She learnt that she could repay the loan depending upon how well the enterprise will run. After listening to the SHG Members, Community Mobilizer and Staff of Jeevika, she gained confidence and took a loan of Rs.50, 000 from Durga SHG, to start her own micro enterprise. She started a small general store from her home.

Her microenterprise is in a progressing state. She is now earning Rs. 5000/- as profit from her micro enterprise every month. She also saved money from the income and helped her father during her sister's marriage. Shakuntala didi has set an example by standing strong against domestic violence and she also motivates other women to become self-reliant. She said that "with the help of JEEVIKA's SHG she was able to have a livelihood that gave her strength to support her family." She aspires to expand her enterprise, sell homemade food products like Achaar and Papad with the help of her family. The entrepreneurial spirit of Shakuntala didi has been an inspiration for other didis in the vicinity.

August

CALENDAR OF EVENTS

COMING UP IN THE NEXT EDITION

- Launch of Didi Ki Rasoi across Bihar
- PM Samvaad - Atma Nirbhar Narishakti se Samvaad



JEEVIKA

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